

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
READING DIVISION**

In re:

Monica Borja

Debtor(s)

Case No. 22-10001-PMM

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/02/2022.
- 2) The plan was confirmed on 09/22/2022.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 02/23/2023.
- 6) Number of months from filing or conversion to last payment: 13.
- 7) Number of months case was pending: 20.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$18,200.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$6,448.00
Less amount refunded to debtor	\$6.70

NET RECEIPTS: \$6,441.30

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,800.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$515.84
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,315.84

Attorney fees paid and disclosed by debtor: \$1,500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAINE & WEINER	Unsecured	153.00	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	449.00	NA	NA	0.00	0.00
CENLAR FSB	Secured	443,436.00	446,853.72	0.00	0.00	0.00
CONTINENTAL FINANCE COMPANY,	Unsecured	1,695.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Unsecured	1,308.00	NA	NA	0.00	0.00
DENT-A-MED INC	Unsecured	1,000.00	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	2,057.58	2,057.58	2,057.58	0.00	0.00
EMBLEM MASTERCARD	Unsecured	272.27	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	1,722.22	NA	NA	0.00	0.00
KAY JEWELERS	Unsecured	1,007.00	NA	NA	0.00	0.00
KIINGSTON DATA & CREDIT INTERNI	Unsecured	597.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	NA	131.18	131.18	0.00	0.00
MABT/CONFIN	Unsecured	787.00	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	1,835.18	1,835.18	1,835.18	0.00	0.00
MET-ED FIRST ENERGY COMPANY	Unsecured	6,081.23	6,081.23	6,081.23	0.00	0.00
MIDWEST RECOVERY SYSTEMS	Unsecured	477.00	NA	NA	0.00	0.00
MISSION LANE TAB BANK	Unsecured	427.00	NA	NA	0.00	0.00
NEPA COMMUNITY FCU	Unsecured	563.74	NA	NA	0.00	0.00
NPRTO TEXAS LLC	Unsecured	2,247.21	NA	NA	0.00	0.00
OLIPHANT FINANCIAL, LLC	Unsecured	99.00	99.66	99.66	0.00	0.00
PA DEPARTMENT OF REVENUE	Secured	1,770.90	1,807.14	1,948.20	0.00	0.00
PA DEPARTMENT OF REVENUE	Unsecured	NA	394.25	394.25	0.00	0.00
PA DEPARTMENT OF REVENUE	Priority	NA	404.60	404.60	23.99	0.00
PENN CREDIT CORPORATION	Unsecured	206.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,754.00	1,754.41	0.00	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	496.81	496.81	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	933.22	933.22	0.00	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	541.00	595.32	595.32	0.00	0.00
SPRINGLEAF FINANCIAL SERVICES	Unsecured	3,534.00	NA	NA	0.00	0.00
ST LUKES PHYSICIANS GROUP	Unsecured	205.13	NA	NA	0.00	0.00
UNITED STATES TREASURY (IRS)	Priority	65,501.16	27,703.99	27,703.99	2,101.47	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
UNITED STATES TREASURY (IRS)	Unsecured	NA	48,659.25	48,659.25	0.00	0.00
UPSTART NETWORK INC	Unsecured	NA	5,359.20	5,359.20	0.00	0.00
UPSTART/FINWISE	Unsecured	5,205.00	NA	NA	0.00	0.00
VIVE FINANCIAL	Unsecured	2,309.00	1,000.33	0.00	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$1,948.20	\$0.00	\$0.00
TOTAL SECURED:	\$1,948.20	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$28,108.59	\$2,125.46	\$0.00
TOTAL PRIORITY:	\$28,108.59	\$2,125.46	\$0.00
GENERAL UNSECURED PAYMENTS:	\$66,642.88	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,315.84</u>	
Disbursements to Creditors	<u>\$2,125.46</u>	
TOTAL DISBURSEMENTS :		<u>\$6,441.30</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/14/2023

By: /s/ Scott F. Waterman

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.